



November 2, 2000

VIA FEDERAL EXPRESS

Michael F. Heim, Esq.
CONLEY, ROSE & TAYON
1850 Commerce Texas Tower
600 Travis Street
Houston, TX 77002-2912

RE: Invention Disclosure for "Real-Time Account Opening"
Inventor(s): Greene, et al.
Our Ref No.: ET-0001-0000
Your Ref. No.: Not Known

Dear Mike,

Enclosed are disclosure materials for the above-identified invention. Please review the materials and provide estimates of the cost to draft a patent application and the filing date. If you are unable to provide estimates by November 10, 2000, please return the materials to us immediately.

I look forward to receiving your estimates. Please contact me if you have any questions.

With best regards,

Sincerely,

A handwritten signature in black ink, appearing to read "David L. Clark".

David L. Clark
Assistant General Counsel

Enclosures



INVENTION DISCLOSURE FORM

Title of Invention: Real-Time Account Opening	
Describe the context of the invention; include a description of the problem solved and other known approaches: Prior to the invention a customer was required to fill out and mail an account application to E*TRADE.	
Describe the invention using block diagrams, screen shots, and flow charts (add attachments if necessary): See attached disclosure materials.	
Describe alternative elements and/or steps: Discuss with lead inventor.	
On what date was the invention conceived? At least as early as October 4, 1999. David Greene might be able to establish earlier dates. Please attach documents showing conception and/or describe witnesses to the conception.	
Has the invention been used outside of E*TRADE, disclosed, or sold? (e.g., product releases, seminars, papers) If yes, describe and provide dates. E*TRADE started using Real-Time Account Opening (RTAO) on March 13, 2000.	
When will the invention be disclosed and in what manner? Provide dates. See above.	
Lead Inventor (primary contact for patent application): Name: David Greene Home address: 1818 Church Street, San Francisco, CA 94131 Citizenship: U.S. Work telephone: 415-277-0435 Work fax: 415-735-0125 E-mail: dgreene@etrade.com Signature: _____ Date: _____	

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Signature:	Date:
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Signature:	Date:
Please add additional inventors with attachment.	

Please provide suggestions for improving this form to David L. Clark, (650) 331-6032, dclark2@etrade.com.